

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
WESTERN DIVISION

FILED
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

JUL 11 1996

BARBARA A. EVERLY, CLERK

In re:

MARK D. HILL,

Chapter 7

Debtor,

Bankruptcy No. 95-51095XS

HOUSEHOLD CREDIT SERVICES, INC.,

Plaintiff,

vs.

Adversary No. 95-5136XS

MARK D. HILL,

Defendant.

JUDGMENT

This proceeding having been duly considered by the Honorable William L. Edmonds, Chief Bankruptcy Judge, and a decision having been reached without trial or hearing, upon consent of the parties,

IT IS ORDERED, ADJUDGED, AND DECREED that Household Credit Services, Inc. shall recover from defendant Mark D. Hill the sum of \$5,010.67, plus interest at the annual rate of 9% from June 12, 1995.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the judgment, including the principal amount and interest, shall be nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A), and will survive any order of discharge in this case.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this judgment is subject to the terms and conditions set out in the Consent Judgment.

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[Seal of the U.S. Bankruptcy Court]

Date of Issuance: July 11, 1996

Clerk of Bankruptcy Court

By: *Larry Seyle*
Deputy Clerk

PRESENT: HONORABLE WILLIAM L. EDMONDS
U.S. BANKRUPTCY COURT JUDGE

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NORTHERN DISTRICT OF IOWA

JUL 10 1996

BARBARA A. EVERLY,
CLERK

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

IN RE: MARK D. HILL

Case No. 95-51095-XS

Chapter 7

Debtor.

HOUSEHOLD CREDIT SERVICES, INC.

A.P. No. 95-5136XS

Plaintiff,

-v-

MARK D. HILL

Defendant.

CONSENT JUDGMENT

Household Credit Services, Inc., by its attorney, Robert S. Cooper, Esq., having filed an Adversary Proceeding seeking an Order pursuant to 11 U.S.C. §523(a)(2)(A), determining that the Debtor's indebtedness to the Plaintiff is an exception to discharge, with interest from June 12, 1995, plus Plaintiff's reasonable attorney's fees, costs, and the disbursements incurred for the collection of this debt and of this action, and for such other and further relief as to the Court seems just and proper, and the Debtor and Defendant, having appeared by his attorney M.W. Miller, Jr., Esq., and the above-mentioned parties having subsequently entered into negotiations resulting in the agreement set forth herein, and the Debtor, the Debtor's attorney and the

Plaintiff's attorney, having consented to the entry of this Judgment, and upon all papers and proceedings had herein, and after due deliberation, it is hereby

ORDERED, DECREED, AND ADJUDGED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendant in the sum of \$5,010.67, plus interest at the annual rate of 9% from June 12, 1995,

2. The Judgment, including the principal amount and interest, shall be nondischargeable pursuant to 11 U.S.C. §523 (a) (2) (A), and will survive any Order of discharge in this case,

3. Execution of said Judgement shall be stayed unless and until Defendant fails to pay to Plaintiff the sum of \$3,900.00, payable as follows: \$50.00 a month for the first twenty-four months, and \$75.00 a month thereafter, with the first payment being due on January 1, 1996, and each subsequent payment being due by the first day of each and every month thereafter until the entire amount set forth in this paragraph has been paid in full; Although the due date for each monthly payment is the first day of each month, the Debtor shall have until the fifteenth day of each month to make the monthly payment; The Debtor shall have the right to prepay at any time, without penalty, the unpaid balance of the settlement amount set forth in this paragraph,

4. Payment of the sums specified in paragraph 3 above, shall be made payable to "Robert S. Cooper, Esq., as Attorney for Household Credit Services, Inc.", with the account number 5437-

0002-8446-1813 written on each check, and payments shall be sent to Robert S. Cooper, Esq., 2425 Clover Street, Rochester, New York 14618,

5. If the Defendant fails to make any of the payments within fifteen (15) days of the dates specified in paragraph 3 above, the Stay of Execution shall be immediately dissolved, and the Plaintiff may forthwith seek to execute upon the total amount of the Judgment, less any payments actually made, using all lawful processes, and

6. If the Defendant makes all payments specified in paragraph 3 above, the Judgment will be satisfied in full.

DATED: July 11, 1996
Cedar Rapids, Iowa

W L Edmonds
HONORABLE WILLIAM L. EDMONDS
U.S. BANKRUPTCY COURT JUDGE
NORTHERN DISTRICT OF IOWA

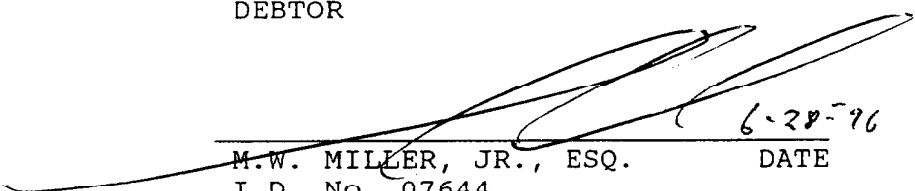
ENTER:

Robert S. Cooper 7/8/96
ID No 97020


The parties having reviewed the above-mentioned Judgment,
consent to this Court entering this Judgment as settlement of this
Adversary Proceeding.

 28 JUNE 96

MARK D. HILL DATE
DEBTOR

 6-28-96

M.W. MILLER, JR., ESQ. DATE
I.D. No. 07644
ATTORNEY FOR DEBTOR

 7/8/96

ROBERT S. COOPER, ESQ. DATE
I.D. No. 97020
ATTORNEY FOR HOUSEHOLD CREDIT
SERVICES, INC.

COPIES OF THIS CONSENT JUDGMENT AND A JUDGMENT TO:
Robert Cooper, M.W. Miller, Jr. and USTrustee
on 7/11/96, 1s